



## PATENT ABSTRACTS OF JAPAN

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**(54) AUTOMATIC ACCOUNT SETTLEMENT SYSTEM,  
CUSTOMER-SIDE COMPUTER,  
FINANCIAL-INSTITUTION SIDE COMPUTER,  
AUTOMATIC ACCOUNT SETTLING METHOD,  
AND RECORDING MEDIUM**

the contract between the customer and financial institution according to the data which are transferred by the computer 340 and includes the decision result.

(57) Abstract:

**PROBLEM TO BE SOLVED:** To immediately decide whether or not a customer-side transfer request, etc., is accepted and to effectively protect customer-side information by allowing the financial-institution side computer to confirm the presence of customer contract information and determine whether or not a transaction with a customer is accepted according to transaction data or the like and the customer-side computer to settle accounts according to data including the determination.

**SOLUTION:** The financial-institution side computer 340 confirms the presence of customer contract information by a customer contract information presence confirming means 365 and determines whether or not a transaction with a customer is accepted by an acceptance/rejection determining means 380 according to the totalization result obtained a totalizing means 375. The data including the decision result are transferred to the customer-side computer 300. The customer-side computer 300 transfers the data inputted by a data input means 310 to a computer 340. An account settling means 315 settles the account of the transaction based upon

